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ABSTRACT

EXHIBITING THE

CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF SEPTEMBER,

1847:

PREPARED FROM OFFICIAL RETURNS,

BY

JOHN G. PALFREY,

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1847.

☞ The official circular, requiring returns from the Banks, was issued by the Governor on the first day of October, and had reference to their condition on the first Saturday of the preceding month. Within the time prescribed by law, returns were received from all the Banks.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$500,000 00	$500,000 00	$900,000 00	$150,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	298,345 00	164,555 00	293,218 00	117,985 00	204,260 00
Bills in circulation less than five dollars, .	33,267 00	14,338 00	70,484 00	36,427 00	27,285 00
Net Profits on hand, ...	59,986 21	39,315 98	101,835 81	11,495 39	94,944 58
Balances due to other Banks, ...	79,062 81	237,995 15	94,454 31	. .	75,738 82
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	253,251 00	180,512 93	463,796 47	99,346 76	259,848 89
Cash deposited bearing interest, . .	121,425 24	14,499 00	. .	. .	136,556 99
Total Amount due from the Banks, . .	1,345,337 26	1,151,216 06	1,923,788 59	415,254 15	1,798,634 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	129,476 75	35,979 75	225,038 34	16,985 92	51,979 62
Real Estate, ...	30,000 00	. .	50,000 00	. .	31,624 68

Bills of other Banks incorporated in this State, ...	31,147 00	78,580 00	103,188 00	15,110 00	74,075 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	159,833 74	39,435 08	69,489 23	83,932 70	48,946 54
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	994,879 77	997,221 23	1,476,073 02	299,225 53	1,592,008 44
Total Amount of the Resources of the Banks,	1,345,337 26	1,151,216 06	1,923,788 59	415,254 15	1,798,634 28
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 3 per cent. 15,000 00	October, 1846. 3 per cent. 15,000 00 April, 1847. 3 per cent. 15,000 00	October, 1846. 3½ per cent. 21,000 00 April, 1847. 3½ per cent. 21,000 00	April, 1847. 4 per cent. 6,000 00	October, 1846. 3 per cent. 30,000 00 April, 1847. 3 per cent. 30,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	25,957 97	18,849 06	54,240 49	3,821 86	37,132 75
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	2,370 00	3,075 00	14,000 00	11,430 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	4,068 00	. .	185 00	1,133 15

	BOSTON.				
	Columbian.	Eagle.	Exchange.	Freeman's.	Globe.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$500,000 00	$500,000 00	$383,650 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	120,000 00	181,380 00	212,335 00	167,475 00	225,158 00
Bills in circulation less than five dollars, .	36,267 00	13,739 00	41,320 00	27,319 00	44,694 00
Net Profits on hand, ...	35,080 74	54,529 15	10,717 30	27,280 94	115,149 32
Balances due to other Banks, . . .	5,523 82	91,430 11	54,323 80	. .	644,664 96
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	227,826 26	333,122 99	210,687 66	132,318 36	379,997 00
Cash deposited bearing interest, . .	11,000 00	85,132 31	. .	. .	54,000 00
Total Amount due from the Banks, . .	935,697 82	1,259,333 56	913,033 76	554,393 30	2,463,663 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	53,326 35	63,601 76	31,669 57	47,998 14	229,371 89
Real Estate, ...	. .	. .	. .	12,342 49	30,000 00

Bills of other Banks incorporated in this State, ...	50,236 00	119,945 00	73,323 34	3,947 00	158,719 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	125 00	. .
Balances due from other Banks, . .	83,000 00	42,639 05	53,652 58	90,342 44	27,359 52
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	749,135 47	1,033,147 75	754,388 27	399,638 23	2,018,212 87
Total Amount of the Resources of the Banks,	935,697 82	1,259,333 56	913,033 76	554,393 30	2,462,663 28
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	April, 1847. 3 per cent. 15,000 00 October, 1847. 3 per cent. 15,000 00	April, 1847. 3 per cent. 15,000 00 October, 1847. 3½ per cent. 17,500 00	. .	October, 1846. 4 per cent. 8,000 00 April, 1847. 4 per cent. 8,000 00	April, 1847. 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,661 41	34,450 50	. .	18,111 06	67,215 44
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	2,300 00	3,000 00	. .	6,914 83	26,308 33
Amount of Debts due and unpaid, and considered doubtful, ...	. .	12,607 42	. .	226 84	. .

	BOSTON.				
DUE FROM THE BANKS.	Granite.	Hamilton.	Market.	Massachusetts.	Mechanics.
Capital Stock paid in, ...	$500,000 00	$500,000 00	$560,000 00	$800,000 00	$120,000 00
Bills in circulation of five dollars and upwards, ...	238,130 00	277,485 00	154,560 00	118,140 00	123,645 00
Bills in circulation less than five dollars,	21,917 00	45,274 00	15,406 00	9,642 00	26,257 00
Net Profits on hand, ...	45,893 28	61,570 51	128,850 46	61,023 80	16,110 79
Balances due to other Banks, ...	122,271 86	75,481 78	104,500 45	101,763 95	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	220,355 36	220,906 48	497,931 24	248,949 92	46,032 76
Cash deposited bearing interest, . .	25,000 00	45,000 00	. .	. .	. .
Total Amount due from the Banks, . .	1,173,567 50	1,225,717 77	1,461,248 15	1,339,519 67	332,045 55
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	46,637 14	56,774 13	80,345 39	72,662 06	19,012 00
Real Estate, ...	. .	. .	. .	75,812 24	16,350 00

Bills of other Banks incorporated in this State, ...	79,145 52	128,480 00	80,981 00	59,647 00	5,322 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	55 00
Balances due from other Banks, . .	79,311 28	71,169 12	59,260 04	78,406 57	54,477 50
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	968,473 56	969,294 52	1,240,661 72	1,052,991 80	236,829 05
Total Amount of the Resources of the Banks,	1,173,567 50	1,225,717 77	1,461,248 15	1,339,519 67	332,045 55
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 3 per cent. 15,000 00	April, 1847. 3½ per cent. 17,500 00	April, 1847. 4½ per cent. 25,200 00	April, 1847. 3 per cent. 24,000 00	October, 1846. 4 per cent. 4,800 00 April, 1847. 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	23,462 20	29,679 27	88,964 24	24,802 88	10,479 85
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	14,237 50	250 00	. .	5,000 00	4,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	1,008 97	612 13	2,000 00	. .

	BOSTON.				
DUE FROM THE BANKS.	Merchants.	New England.	North.	Shawmut.	Shoe & Leather Deal.
Capital Stock paid in, ...	$3,000,000 00	$1,000,000 00	$750,000 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	1,006,835 00	245,540 00	262,370 00	221,535 00	259,775 00
Bills in circulation less than five dollars, .	465 00	24,000 00	35,687 00	26,097 00	40,732 00
Net Profits on hand, ...	368,369 18	130,729 04	56,258 86	61,327 51	105,272 36
Balances due to other Banks, ...	1,404,524 70	289,442 16	95,997 45	209,126 79	334,934 56
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	1,038,349 32	213,137 17	254,237 15	194,642 52	211,518 57
Cash deposited bearing interest, . .	. .	75,200 00	17,000 00	. .	. .
Total Amount due from the Banks, . .	6,818,543 20	1,978,127 48	1,471,550 46	1,212,728 82	1,452,232 49
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	620,623 91	39,425 09	60,567 51	76,102 00	135,950 26
Real Estate, ...	145,084 78	30,000 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	375,791 00	67,445 00	117,203 00	87,426 00	105,886 75
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	139,609 80	22,920 89	39,161 96	54,377 34	212,148 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	5,537,433 71	1,818,257 39	1,254,617 99	994,823 48	998,246 54
Total Amount of the Resources of the Banks,	6,818,543 20	1,978,048 37	1,471,550 46	1,212,728 82	1,452,232 49
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 3½ per cent. 105,000 00 April, 1847. 3½ per cent. 105,000 00	April, 1847. 4 per cent. 40,000 00 October, 1847. 4 per cent. 40,000 00	April, 1847. 3 per cent. 22,500 00	April, 1847. 3 per cent. 15,000 00	March, 1847. 4 per cent. 20,000 00 September, 1847. 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	232,250 29	68,000 00	26,384 70	26,045 67	62,205 16
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	115,320 61	12,000 00	21,910 00	18,699 99	. .
Amount of Debts due and unpaid, and considered doubtful, ...	22,636 00	1,100 00	. .	2,913 48	. .

	BOSTON.				
DUE FROM THE BANKS.	State.	Suffolk.	Traders.	Tremont.	Union.
Capital Stock paid in, ...	$1,800,000 00	$1,000,000 00	$400,000 00	$500,000 00	$800,000 00
Bills in circulation of five dollars and upwards, ...	381,981 00	299,155 00	212,820 00	265,487 00	200,385 00
Bills in circulation less than five dollars, .	47,012 00	20,908 00	49,996 00	32,287 00	13,905 00
Net Profits on hand, ...	169,876 54	303,959 35	48,564 01	58,531 94	61,886 31
Balances due to other Banks, . . .	388,000 00	2,215,790 61	63,244 83	273,400 17	136,971 57
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	465,698 73	226,912 42	165,178 87	240,646 67	234,739 27
Cash deposited bearing interest, . .	39,000 00	. .	15,000 00	. .	. .
Total Amount due from the Banks, . .	3,291,568 27	4,066,725 38	954,803 71	1,370,352 78	1,447,887 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	206,277 72	706,858 36	51,664 51	71,728 75	131,119 74
Real Estate, ...	. .	100,058 62	2,683 71	43,000 00	128,178 40

Bills of other Banks incorporated in this State, ...	140,961 00	398,532 00	38,242 00	173,990 00	80,987 00
Bills of other Banks incorporated elsewhere,	. .	169,608 00	. .	. .	. .
Balances due from other Banks, . .	47,000 00	517,643 42	62,463 90	82,758 03	38,086 25
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	2,897,329 55	2,174,024 98	799,749 59	998,876 00	1,069,515 76
Total Amount of the Resources of the Banks,	3,291,568 27	4,066,725 38	954,803 71	1,370,352 78	1,447,887 15
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 3 per cent. 54,000 00 April, 1847. 3 per cent. 54,000 00	October, 1846. 4 per cent. 40,000 00 April, 1847. 5 per cent. 50,000 00	April, 1847. 3½ per cent. 14,000 00	October, 1846. 3 per cent. 15,000 00 April, 1847. 3 per cent. 15,000 00	April, 1847. 3½ per cent. 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	90,534 42	238,364 80	22,023 32	38,135 70	32,859 61
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	21,016 95	49,600 00	12,621 40	11,000 00	4,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	11,802 74	3,995 34	. .	1,250 00

	BOSTON.	ANDOVER.	BEVERLY.	DANVERS.	
	Washington.	Andover.	Beverly.	Danvers.	Village.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$500,000 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards, ...	167,970 00	217,230 00	77,178 00	43,525 00	61,675 00
Bills in circulation less than five dollars, .	32,584 00	21,948 00	7,132 00	8,325 00	12,895 00
Net Profits on hand, ...	33,895 79	19,661 05	9,399 35	7,982 54	7,429 65
Balances due to other Banks, ...	. .	. .	106 06	142 74	2,280 87
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits, and balances due to other Banks excepted, .	197,852 10	1,780 11	25,997 49	21,576 28	8,220 78
Cash deposited bearing interest, . .	. .	. .	. .	8,789 23	330 00
Total Amount due from the Banks, . .	932,301 89	510,619 16	244,812 90	240,340 79	212,831 30
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	24,839 29	7,878 23	4,691 08	2,614 80	2,425 85
Real Estate, ...	. .	5,000 00	679 00	4,766 67	600 00

Bills of other Banks incorporated in this State, ...	41,612 00	2,936 00	6,490 83	895 93	6,112 41
Bills of other Banks incorporated elsewhere,	. .	381 00	205 00	. .	566 00
Balances due from other Banks, . .	32,504 44	15,449 02	7,260 15	8,016 01	10,155 17
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	833,346 16	478,974 91	225,486 84	224,047 38	192,971 87
Total Amount of the Resources of the Banks,	932,301 89	510,619 16	244,812 90	240,340 79	212,831 30
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 3 per cent. 15,000 00 October, 1847. 3½ per cent. 17,500 00	April, 1847. 3 per cent. 7,500 00	April, 1847. 3 per cent. 3,750 00	April, 1847. 3 per cent. 4,500 00	October, 1846. 2 per cent. 2,400 00 April, 1847. 3 per cent. 3,600 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	16,948 91	6,737 04	4,544 67	3,147 15	2,848 29
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	16,830 00	7,610 00	3,910 00	3,400 00	8,760 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	701 31	5,400 00

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
DUE FROM THE BANKS.	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
Capital Stock paid in, ...	$120,000 00	$100,000 00	$200,000 00	$100,000 00	$180,000 00
Bills in circulation of five dollars and upwards, ...	54,630 00	27,775 00	165,106 00	82,035 00	65,915 00
Bills in circulation less than five dollars, .	12,047 50	14,423 00	14,443 00	25,000 00	42,623 00
Net Profits on hand, ...	5,540 63	7,730 62	22,567 94	12,153 50	14,712 59
Balances due to other Banks, ...	1,194 62	744 66	102 65	. .	2,883 92
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	18,784 28	6,478 46	40,978 93	17,678 55	7,042 77
Cash deposited bearing interest, . .	8,678 95	3,000 00	8,395 64	. .	. .
Total Amount due from the Banks, . .	220,875 98	160,151 74	451,594 16	236,867 05	313,177 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,523 36	4,915 81	9,678 52	3,675 88	4,234 06
Real Estate, ...	. .	1,200 00	12,285 30	6,000 00	2,000 00

Bills of other Banks incorporated in this State, ...	1,609 22	161 00	9,862 00	460 00	1,253 00
Bills of other Banks incorporated elsewhere,	. .	87 00	429 00	. .	13 00
Balances due from other Banks, . .	32,717 81	13,061 19	19,478 42	26,759 12	9,695 43
3 Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	182,025 59	140,726 74	399,860 92	199,972 05	295,981 79
Total Amount of the Resources of the Banks,	220,875 98	160,151 74	451,594 16	236,867 05	313,177 28
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 3 per cent. 3,600 00 October, 1847. 3 per cent. 3,600 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00	April, 1847. 3½ per cent. 7,000 00	October, 1846. 4 per cent. 4,000 00 April, 1847. 4 per cent. 4,000 00	October, 1846. 3 per cent. 5,400 00 April, 1847. 4 per cent. 7,200 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,821 87	4,367 24	13,891 02	6,500 00	6,963 26
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	4,050 00	3,200 00	11,605 00	. .	1,600 00
Amount of Debts due and unpaid, and considered doubtful, ...	242 78	2,117 94	632 66	. .	2,500 00

	LYNN.	MARBLEHEAD.		NEWBURYPORT.	
DUE FROM THE BANKS.	Lynn Mechanics.	Grand.	Marblehead.	Mechanics.	Merchants.
Capital Stock paid in, ...	$150,000 00	$100,000 00	$120,000 00	$200,000 00	$210,000 00
Bills in circulation of five dollars and upwards, ...	86,650 00	54,240 00	65,645 00	70,000 00	65,750 00
Bills in circulation less than five dollars, .	28,851 00	16,351 00	8,097 00	23,195 50	14,364 75
Net Profits on hand, ...	14,864 51	5,933 35	2,636 11	8,547 56	13,721 61
Balances due to other Banks, ...	5,414 62	1 50	. .	2,326 84	3,199 59
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	37,795 78	14,268 01	18,354 95	26,956 56	66,576 47
Cash deposited bearing interest, . .	12,040 00	. .	. .	. .	. .
Total Amount due from the Banks, . .	335,615 91	190,793 86	214,733 06	331,026 46	373,612 42
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,221 09	4,878 79	7,970 16	8,880 44	9,890 66
Real Estate, ...	10,000 00	8,700 00	6,900 00	9,000 00	6,000 00

Bills of other Banks incorporated in this State, ...	4,544 00	1,565 00	307 00	1,000 00	1,477 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	88 00	62 00
Balances due from other Banks, . .	19,892 20	15,451 22	14,670 02	29,733 70	102,636 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	293,958 62	160,198 85	184,885 88	282,324 32	253,546 34
Total Amount of the Resources of the Banks,	335,615 91	190,793 86	214,733 06	331,026 46	373,612 42
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 3½ per cent. 5,000 00 April, 1847. 3½ per cent. 5,000 00	October, 1846. 2½ per cent. 2,500 00 April, 1847. 2½ per cent. 2,500 00	April, 1847. 3 per cent. 3,600 00 October, 1847. 3 per cent. 3,600 00	April, 1847. 2 per cent. 4,000 00	April, 1847. 3 per cent. 6,300 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,822 09	2,757 60	. .	1,845 97	6,852 51
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	250 00	8,505 00	1,700 00	15,651 50	7,377 00
Amount of Debts due and unpaid, and considered doubtful, ...	111 44	12,734 40	. .	. .	. .

	NEWBURYPORT.	SALEM.			
	Ocean.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	108,568 00	84,661 00	40,675 00	57,910 00	46,267 00
Bills in circulation less than five dollars, .	21,841 00	14,700 00	29,567 00	12,899 00	15,468 00
Net Profits on hand, ...	18,039 20	19,114 04	18,114 46	10,994 12	4,244 19
Balances due to other Banks, ...	1,141 25	5,828 99	1,840 29	678 70	463 77
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	71,246 74	70,295 38	50,006 40	35,497 41	27,424 85
Cash deposited bearing interest, . .	. .	. .	10,829 90	42,600 00	. .
Total Amount due from the Banks, . .	320,836 19	394,599 41	351,033 05	360,579 23	293,867 81
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	10,921 51	7,617 71	2,292 97	5,094 22	6,504 09
Real Estate, ...	2,500 00	. .	4,500 00	4,000 00	8,405 09

Bills of other Banks incorporated in this State, ...	751 77	16,200 00	5,746 70	812 25	13,278 00
Bills of other Banks incorporated elsewhere,	136 00	902 00	95 00	6 00	. .
Balances due from other Banks, . .	107,589 41	39,742 10	6,993 96	4,204 61	2,278 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	198,937 50	330,137 60	331,404 42	346,462 15	263,401 86
Total Amount of the Resources of the Banks,	320,836 19	394,599 41	351,033 05	360,579 23	293,867 81
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 4 per cent. 4,000 00 October, 1847. 5 per cent. 5,000 00	October, 1846. 86 cents a share. 6,020 00 April, 1847. 86 cents a share. 6,020 00	October, 1846. 3 per cent. 6,000 00 April, 1847. 3 per cent. 6,000 00	October, 1846. 3 per cent. 6,000 00 April, 1847. 3 per cent. 6,000 00	October, 1846. 3 per cent. 6,000 00 April, 1847. 2½ per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,355 77	10,122 32	11,555 09	2,121 05	2,026 39
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	1,980 00	1,600 00	350 00	. .	13,690 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	1,200 00	. .	3,202 85

	SALEM.			SALISBURY.	BRIGHTON.
DUE FROM THE BANKS.	Merchants.	Naumkeag.	Salem.	Powow River.	Brighton.
Capital Stock paid in, ...	$200,000 00	$500,000 00	$250,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	40,000 00	110,164 00	20,590 00	96,180 00	225,520 00
Bills in circulation less than five dollars, .	7,032 00	29,891 00	12,757 00	21,573 00	24,213 00
Net Profits on hand, ...	8,328 08	31,704 80	8,571 66	5,096 41	24,064 74
Balances due to other Banks, . . .	9,170 69	1,421 88	14,561 96	. .	1 25
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	25,662 23	57,332 35	30,830 22	17,452 82	45,131 50
Cash deposited bearing interest, . .	. .	. .	1,130 98	. .	. .
Total Amount due from the Banks, . .	290,193 00	730,514 03	338,441 82	240,302 23	518,930 49
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,282 09	16,930 06	3,102 83	5,511 92	14,856 83
Real Estate, ...	. .	. .	4,377 97	. .	2,474 45

Bills of other Banks incorporated in this State, ...	1,062 00	15,841 19	2,220 00	966 00	18,777 92
Bills of other Banks incorporated elsewhere,	. .	. .	. .	605 00	755 00
Balances due from other Banks, . .	15,159 08	47,227 65	10,151 73	34,337 08	83,154 88
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	268,689 83	650,515 13	318,588 29	198,882 23	398,911 41
Total Amount of the Resources of the Banks,	290,193 00	730,514 03	338,441 82	240,302 23	518,930 49
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 3 per cent. 6,000 00 April, 1847. 3 per cent. 6,000 00	October, 1846. 3 per cent. 15,000 00 April, 1847. 3½ per cent. 17,500 00	April, 1847. 3 per cent. 7,500 00	. .	October, 1846. 4 per cent. 8,000 00 April, 1847. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	16,387 75	1,866 96	. .	13,007 70
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	1,807 00	26,372 50	6,700 00	1,309 00	18,225 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	426 00	3,532 68	. .

	CAMBRIDGE.		CHARLESTOWN.	CONCORD.	FRAMINGHAM.
DUE FROM THE BANKS.	Cambridge.	Charles River.	Bunker Hill.	Concord.	Framingham.
Capital Stock paid in, ...	$100,000 00	$100,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	75,260 00	66,585 00	118,280 00	88,110 00	117,805 00
Bills in circulation less than five dollars,	15,241 00	19,403 00	25,808 00	11,473 00	31,125 00
Net Profits on hand, ...	9,261 69	7,843 70	17,869 60	11,907 49	11,176 68
Balances due to other Banks, ...	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest its bills in circulation, profits and balances due to other Banks excepted, .	18,778 74	47,733 66	138,731 71	33,216 30	13,809 02
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	218,541 43	241,565 36	450,689 31	244,706 79	323,915 70
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,193 16	8,255 76	45,744 56	8,735 98	11,746 72
Real Estate, ...	6,000 00	. .	20,000 00	2,400 00	2,000 00

Bills of other Banks incorporated in this State, ...	1,707 00	2,258 00	2,145 00	1,742 00	2,596 00
Bills of other Banks incorporated elsewhere,	168 00	130 00	22,810 33	155 00	180 00
Balances due from other Banks, . .	8,356 38	39,955 95	60,559 00	34,735 77	8,209 92
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	198,116 89	190,965 65	299,430 42	196,938 04	299,183 06
Total Amount of the Resources of the Banks,	218,541 43	241,565 36	450,689 31	244,706 79	323,915 70
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00	April, 1847. 4 per cent. 6,000 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3½ per cent. 3,500 00	October, 1846. 2½ per cent. 3,750 00 April, 1847. 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,689 52	3,988 98	10,137 13	7,196 45	5,099 64
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	14,476 89	5,090 00	6,340 00	5,445 00	550 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	300 00	. .	4,000 00	. .

	LOWELL.			WALTHAM.	FITCHBURG.
	Appleton.	Lowell.	Rail Road.	Waltham.	Fitchburg.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$94,500 00	$200,000 00	$600,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	75,390 00	158,140 00	554,665 00	92,495 00	163,740 00
Bills in circulation less than five dollars, .	17,363 00	34,941 00	101,389 00	13,808 00	23,020 00
Net Profits on hand, ...	3,287 11	29,449 29	87,670 59	5,380 26	19,833 89
Balances due to other Banks, ...	. .	1,048 12	1,174 00	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	50,512 65	55,198 31	46,692 28	16,154 44	24,794 58
Cash deposited bearing interest, . .	. .	1,778 14	. .	. .	. .
Total Amount due from the Banks, . .	241,052 76	480,554 86	1,391,590 87	227,837 70	381,388 47
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,012 23	11,377 93	27,792 07	5,854 04	10,990 43
Real Estate, ...	. .	. .	. .	5,500 00	1,400 00

Bills of other Banks incorporated in this State, ...	13,771 00	13,597 78	45,687 00	2,136 00	1,232 00
Bills of other Banks incorporated elsewhere,	229 00	121 00	357 00	140 00	235 00
Balances due from other Banks, . .	32,081 25	64,408 71	119,110 90	20,271 43	103,029 53
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	187,959 28	391,049 44	1,198,643 90	193,936 23	264,501 51
Total Amount of the Resources of the Banks,	241,052 76	480,554 86	1,391,590 87	227,837 70	381,388 47
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	. .	October, 1846. 4 per cent. 8,000 00 April, 1847. 4 per cent. 8,000 00	April, 1847. 4 per cent. 24,000 00	April, 1847. 3 per cent. 3,000 00 October, 1847. 3 per cent. 3,000 00	October, 1846. 3 per cent. 4,500 00 April, 1847. 3½ per cent. 5,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	21,373 19	47,200 00	625 94	11,917 04
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	7,830 00	5,280 00	5,535 00	2,500 00	4,750 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	620 00	. .	4,200 00	. .

	LANCASTER.	LEICESTER.	MILLBURY.	OXFORD.	SOUTHBRIDGE.
	Lancaster.	Leicester.	Millbury.	Oxford.	Southbridge.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$125,000 00	$100,000 00	$50,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	118,640 00	94,925 00	35,095 00	79,010 00	80,175 00
Bills in circulation less than five dollars, .	21,410 00	22,939 00	11,760 25	19,174 00	13,822 00
Net Profits on hand, ...	6,829 47	7,911 95	3,869 23	3,557 79	5,921 55
Balances due to other Banks, ...	. .	. .	. .	. .	6,259 88
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	3,191 35	9,338 83	11,798 11	6,359 19	2,694 38
Cash deposited bearing interest, . .	. .	. .	. .	. .	3,000 00
Total Amount due from the Banks, . .	275,070 82	235,114 78	112,522 59	208,100 98	211,872 81
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,312 22	3,087 67	1,955 14	5,147 13	4,216 25
Real Estate, ...	1,000 00	1,000 00	. .	1,888 01	11,019 78

Bills of other Banks incorporated in this State, ...	1,090 00	6,139 00	84 00	2,219 00	496 00
Bills of other Banks incorporated elsewhere,	72 00	352 00	806 00	2,910 00	409 00
Balances due from other Banks, . .	22,130 17	26,622 49	17,005 31	17,641 49	49 14
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	245,466 43	197,913 62	92,672 14	178,295 35	195,682 64
Total Amount of the Resources of the Banks,	275,070 82	235,114 78	112,522 59	208,100 98	211,872 81
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 3½ per cent. 3,500 00 June, 1847. 9 per cent. 9,000 00	April, 1847. 3½ per cent. 3,500 00	April, 1847. 3 per cent. 1,500 00 October, 1847. 3 per cent. 1,500 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,429 35	2,590 81	2,000 00	1,899 65	1,648 91
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	6,905 00	768 00	4,015 00	3,772 00	3,158 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	1,095 95	1,045 00	10,350 00	6,840 79

	UXBRIDGE.	WORCESTER.			
	Blackstone.	Central.	Citizens.	Quinsigamond.	Worcester.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	60,910 00	101,455 00	102,555 00	85,260 00	165,195 00
Bills in circulation less than five dollars, .	20,369 25	15,540 00	19,241 00	17,560 00	11,947 00
Net Profits on hand, ...	9,426 57	15,230 74	19,353 77	11,628 63	19,776 31
Balances due to other Banks, ...	. .	252 00	263 16	. .	1,482 46
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	12,192 21	40,569 21	49,413 10	58,102 36	83,940 00
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	202,898 03	273,046 95	340,826 03	272,550 99	482,340 77
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,684 17	6,652 36	10,275 28	9,489 04	18,764 24
Real Estate, ...	584 74	. .	. .	240 00	. .

Bills of other Banks incorporated in this State, ...	174 00	5,984 00	. .	875 00	2,966 00
Bills of other Banks incorporated elsewhere,	195 00	320 00	3 00	534 00	987 00
Balances due from other Banks, . .	26,801 39	61,542 80	66,678 29	65,897 40	66,297 43
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	169,458 73	198,547 79	263,869 46	195,515 55	393,326 10
Total Amount of the Resources of the Banks,	202,898 03	273,046 95	340,826 03	272,550 99	482,340 77
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 2 per cent. 2,000 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00	October, 1846. 3 per cent. 4,500 00 April, 1847. 3 per cent. 4,500 00	April, 1847. 3 per cent. 3,000 00	October, 1846. 3 per cent. 6,000 00 April, 1847. 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,386 78	8,500 00	12,685 25	6,674 47	10,469 54
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	7,756 00	700 00	500 00	364 30	2,750 00
Amount of Debts due and unpaid, and considered doubtful, ...	7,442 59	200 00	. .	2,280 12	5,480 37

	NORTHAMPTON.	WARE.	GREENFIELD	SPRINGFIELD.	
	Northampton.	Hampshire Manufac	Greenfield.	Agawam.	Cabot.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$150,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	226,210 00	146,485 00	170,940 00	99,505 00	120,190 00
Bills in circulation less than five dollars, .	30,452 00	32,150 00	22,492 00	23,221 00	42,072 00
Net Profits on hand, ...	30,621 68	8,856 48	10,890 39	. .	11,685 85
Balances due to other Banks, ...	5,442 87	258 21	2,061 09	6,277 43	801 66
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits, and balances due to other Banks excepted, .	25,753 57	4,757 61	19,218 47	51,999 46	11,197 89
Cash deposited bearing interest, . .	. .	5,966 50	. .	. .	. .
Total Amount due from the Banks, . .	518,480 12	348,473 80	375,601 95	281,002 89	335,947 40
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	9,003 91	9,594 24	6,509 81	8,605 93	3,711 02
Real Estate, ...	. .	3,785 30	2,500 00	6,951 37	. .

Bills of other Banks incorporated in this State, ...	2,473 00	4,775 00	156 00	8,398 00	. .
Bills of other Banks incorporated elsewhere,	1,549 00	185 00	478 00	661 00	35 00
Balances due from other Banks, . .	121,799 77	30,466 29	122,941 84	56,924 48	34,825 58
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	383,654 44	299,667 97	243,016 30	199,462 11	297,375 80
Total Amount of the Resources of the Banks,	518,480 12	348,473 80	375,601 95	281,002 89	335,947 40
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 4 per cent. 8,000 00 October, 1847. 4 per cent. 8,000 00	April, 1847. 3½ per cent. 5,250 00	April, 1847. 4 per cent. 6,000 00 October, 1847. 4 per cent. 6,000 00	April, 1847. 4½ per cent. 4,500 00	April, 1847. 3 per cent. 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	24,835 69	8,497 88	5,043 52	2,339 59	5,468 07
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	915 00	500 00	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	2,425 00	5,278 01	. .	. .	1,966 08

	SPRINGFIELD.		WESTFIELD.	ADAMS.	LEE.
DUE FROM THE BANKS.	Chicopee.	Springfield.	Hampden.	Adams.	Lee.
Capital Stock paid in, ...	$200,000 00	$250,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	182,867 00	150,271 00	87,732 00	111,180 00	114,005 00
Bills in circulation less than five dollars, .	42,173 00	21,825 00	16,698 00	12,008 00	25,728 00
Net Profits on hand, ...	24,485 24	35,378 21	7,474 14	15,987 40	11,916 98
Balances due to other Banks, ...	1,287 00	. .	. .	3 26	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	66,528 33	56,424 56	13,131 89	14,820 60	7,547 88
Cash deposited bearing interest, . .	. .	. .	3,000 00	1,520 00	. .
Total Amount due from the Banks, . .	517,340 57	513,898 77	228,036 03	255,519 26	259,197 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	15,801 40	25,357 29	5,941 44	4,710 00	3,754 20
Real Estate, ...	7,250 00	6,700 00	3,500 00	2,000 00	2,330 00

Bills of other Banks incorporated in this State, ...	16,217 00	6,950 00	43 00	1,000 00	35 00
Bills of other Banks incorporated elsewhere,	1,213 00	4,099 00	98 00	1,712 00	458 00
Balances due from other Banks, . .	79,554 63	34,006 56	18,559 80	46,827 86	36,405 13
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	397,304 54	436,785 92	199,893 79	199,269 40	216,215 53
Total Amount of the Resources of the Banks,	517,340 57	513,898 77	228,036 03	255,519 26	259,197 86
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 3½ per cent. 7,000 00 April, 1847. 4 per cent. 8,000 00	April, 1847. 3½ per cent. 8,750 00	April, 1847. 3½ per cent. 3,500 00 October, 1847. 3½ per cent. 3,500 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00	April, 1847. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	16,585 28	37,003 76	4,076 47	9,567 77	6,406 14
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	4,652 00	15,500 00	4,400 00	. .	200 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	1,066 80

	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Dorchester & Milton.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	132,900 00	122,010 00	59,240 00	117,248 00	57,880 00
Bills in circulation less than five dollars, .	18,140 00	20,031 00	21,843 00	24,484 00	10,427 00
Net Profits on hand, ...	32,553 87	26,193 95	6,859 66	32,795 72	5,908 00
Balances due to other Banks, . . .	1 50	151 12	1,357 93	49 26	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	47,049 80	25,238 22	9,354 18	49,072 14	29,271 16
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	380,645 17	293,624 29	198,654 77	373,649 12	203,486 16
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	8,882 27	5,357 81	3,588 87	17,785 09	6,203 61
Real Estate, ...	1,459 41	2,000 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	190 00	. .	249 00	864 00	1,024 00
Bills of other Banks incorporated elsewhere,	1,287 00	145 00	. .	78 00	212 00
Balances due from other Banks, . .	104,142 52	96,279 26	8,804 58	60,058 42	17,064 34
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	264,683 97	189,842 22	186,012 32	294,863 61	178,982 21
Total Amount of the Resources of the Banks,	380,645 17	293,624 29	198,654 77	373,649 12	203,486 16
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 4 per cent. 6,000 00 April, 1847. 4 per cent. 6,000 00	October, 1846. 4 per cent. 4,000 00 April, 1847. 4 per cent. 4,000 00	April, 1847. 3 per cent. 3,000 00 October, 1847. 3 per cent. 3,000 00	November, 1846. 4 per cent. 6,000 00 May, 1847. 4 per cent. 6,000 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	26,617 04	25,472 68	4,315 75	26,365 96	2,115 06
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	9,000 00	150 00	1,900 00	4,278 30	1,900 00
Amount of Debts due and unpaid, and considered doubtful, ...	221 95	1,800 00	8,882 19	. .	8,000 00

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.
DUE FROM THE BANKS.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.	Wrentham.
Capital Stock paid in, ...	$100,000 00	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	71,795 00	68,385 00	80,880 00	86,860 00	68,599 00
Bills in circulation less than five dollars,	12,225 00	19,923 00	24,621 00	13,920 00	22,787 00
Net Profits on hand, ...	15,506 48	21,714 52	11,758 29	11,782 86	10,003 14
Balances due to other Banks, . . .	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	29,502 37	15,968 55	23,789 87	17,106 53	6,170 93
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	229,028 85	275,991 07	241,049 16	229,669 39	257,560 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	9,589 24	4,823 86	10,311 95	4,885 66	4,269 65
Real Estate, ...	4,850 00	. .	. .	6,491 73	1,018 85

Bills of other Banks incorporated in this State, ...	663 00	3,476 00	1,758 00	1,083 00	754 00
Bills of other Banks incorporated elsewhere,	291 00	. .	934 00	126 00	208 00
Balances due from other Banks, . .	21,531 60	12,850 35	33,849 10	19,834 87	9,158 18
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	192,104 01	254,840 86	194,196 11	197,248 13	242,151 39
Total Amount of the Resources of the Banks,	229,028 85	275,991 07	241,049 16	229,669 39	257,560 07
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	April, 1847. 4 per cent. 4,000 00 October, 1847. 4 per cent. 4,000 00	October, 1846. 3 per cent. 4,500 00 April, 1847. 3½ per cent. 5,250 00	October, 1846. 4 per cent. 4,000 00 April, 1847. 4 per cent. 4,000 00	April, 1847. 3½ per cent. 3,500 00	November, 1846. 3 per cent. 4,500 00 May, 1847. 3 per cent. 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,000 00	13,183 71	7,865 99	5,626 47	5,456 95
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	1,250 00	. .	650 00	. .	6,058 00
Amount of Debts due and unpaid, and considered doubtful, ...	868 70	2,024 00	224 56	600 00	5,297 90

	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.		NEW BEDFORD.
	Attleborough.	Fairhaven.	Fall River.	Massasoit.	Bedford Commercial.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$200,000 00	$300,000 00	$100,000 00	$400,000 00
Bills in circulation of five dollars and upwards, ...	34,540 00	73,690 00	103,880 00	66,505 00	113,160 00
Bills in circulation less than five dollars, .	20,598 00	9,122 75	26,153 00	19,513 00	14,194 00
Net Profits on hand, ...	10,030 06	11,130 87	17,153 48	2,926 90	33,479 39
Balances due to other Banks, ...	10,000 00	1,421 27	6,652 41	229 12	16,820 98
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	7,049 49	95,329 87	91,721 46	24,083 54	88,963 49
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	182,217 55	390,694 76	545,560 35	213,257 56	666,617 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,646 36	3,875 38	8,367 36	11,154 07	6,949 76
Real Estate, ...	3,900 00	4,000 00	8,718 07	. .	18,000 00

Bills of other Banks incorporated in this State, ...	297 32	164 00	23,158 75	13,636 61	12,306 00
Bills of other Banks incorporated elsewhere,	319 00	256 00	. .	. .	3,050 50
Balances due from other Banks, . .	12,891 52	97,150 34	27,093 31	19,182 44	44,954 95
9. Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	160,163 35	285,249 04	478,222 86	169,284 44	581,356 65
Total Amount of the Resources of the Banks,	182,217 55	390,694 76	545,560 35	213,257 56	666,617 86
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1846. 3½ per cent. 3,500 00 April, 1847. 3 per cent. 3,000 00	April, 1847. 3 per cent. 6,000 00	April, 1847. $3 per share. 12,000 00 October, 1847. $3 per share. 12,000 00	July, 1847. 2 60 per share. 2,600 00 6 per cent. from the time the bank went into operation.	October, 1846. 3 per cent. 12,000 00 April, 1847. 3 per cent. 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,378 99	4,262 38	5,131 94	941 28	19,817 64
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,700 00	1,200 00	14,500 00	2,727 46	. .
Amount of Debts due and unpaid, and considered doubtful, ...	2,000 00	. .	. .	. .	. .

	NEW BEDFORD.			PAWTUCKET.	TAUNTON.
DUE FROM THE BANKS.	Marine.	Mechanics.	Merchants.	Pawtucket.	Bristol County.
Capital Stock paid in, ...	$300,000 00	$200,000 00	$400,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	105,960 00	40,260 00	122,515 00	37,669 00	134,141 00
Bills in circulation less than five dollars, .	19,928 00	5,518 00	17,439 00	11,462 00	40,141 00
Net Profits on hand, ...	21,851 63	7,015 31	40,534 01	1,902 46	22,544 92
Balances due to other Banks, . . .	9,393 67	2,319 02	6,596 29	4,998 08	2,622 02
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	77,623 48	32,661 16	154,509 33	57,000 73	53,928 94
Cash deposited bearing interest, . .	10,114 41	. .	4,728 47	. .	. .
Total Amount due from the Banks, . .	544,871 19	287,773 49	746,322 10	213,032 27	453,377 88
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,144 71	3,598 41	6,908 50	3,824 71	4,487 07
Real Estate, ...	10,000 00	9,000 00	16,000 00	15,593 47	11,000 00

Bills of other Banks incorporated in this State, ...	509 00	810 00	1,549 00	543 00	608 00
Bills of other Banks incorporated elsewhere,	110 00	232 00	828 00	4,430 00	1,537 41
Balances due from other Banks, . .	58,063 86	11,859 77	75,678 48	23,159 09	34,295 99
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	469,043 62	262,273 31	645,358 12	165,482 00	401,449 41
Total Amount of the Resources of the Banks,	544,871 19	287,773 49	746,322 10	213,032 27	453,377 88
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 3 per cent. 9,000 00 October, 1847. 3½ per cent. 10,500 00	October, 1846. 3 per cent. 6,000 00 April, 1847. 3 per cent. 6,000 00	October, 1846. 3 per cent. 12,000 00 April, 1847. 3 per cent. 12,000 00 October, 1847. 3½ per cent. 14,000 00	January, 1847. 3 per cent. 3,000 00 July, 1847. 3½ per cent. 3,500 00	April, 1847. 4 per cent. 8,000 00 October, 1847. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,217 67	1,243 53	28,589 58	339 02	14,252 99
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	3,150 00	1,100 00	2,700 00	3,075 00	11,266 00
Amount of Debts due and unpaid, and considered doubtful, ...	5,477 37	828 81	592 69	. .	. .

	TAUNTON.		HINGHAM.	PLYMOUTH.	
	Machinists.	Taunton.	Hingham.	Old Colony.	Plymouth.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$50,000 00	$200,000 00	$105,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	22,735 00	97,300 00	87,628 00	68,210 00	95,650 00
Bills in circulation less than five dollars, .	6,249 00	24,692 00	20,784 00	16,005 00	24,458 00
Net Profits on hand, ...	1,203 24	14,473 22	16,318 97	14,724 62	12,253 20
Balances due to other Banks, ...	. .	22,532 09	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits, and balances due to other Banks excepted, .	12,761 67	58,317 43	35,986 18	19,891 30	8,269 35
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	92,948 91	417,314 74	265,717 15	218,830 92	240,630 55
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	6,575 86	7,789 74	6,690 53	1,801 87	4,258 66
Real Estate, ...	1,539 13	5,000 00	19,989 79	2,500 00	3,541 26

Bills of other Banks incorporated in this State, ...	144 00	308 00	486 54	619 00	7,501 37
Bills of other Banks incorporated elsewhere,	334 00	150 00	187 00	. .	400 00
Balances due from other Banks, . .	28,883 63	25,206 93	28,543 62	31,068 57	26,324 55
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	55,472 29	378,860 07	209,819 67	182,841 48	198,604 71
Total Amount of the Resources of the Banks,	92,948 91	417,314 74	265,717 15	218,830 92	240,630 55
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	. .	April, 1847. 4 per cent. 8,000 00	October, 1846. 3½ per cent. 3,675 00 April, 1847. 3½ per cent. 3,675 00	October, 1846. 4 per cent. 4,000 00 April, 1847. 4 per cent. 4,000 00	October, 1846. 3½ per cent. 3,500 00 April, 1847. 3½ per cent. 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	6,000 00	10,997 78	9,179 82	7,681 66
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	. .	10,800 00	4,490 00	100 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	3,079 48	500 00	460 00

	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.	
	Wareham.	Falmouth.	Barnstable.	Pacific.	
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$150,000 00	$200,000 00	. .
Bills in circulation of five dollars and upwards, ...	56,995 00	74,254 00	148,570 00	138,475 00	. .
Bills in circulation less than five dollars, .	10,748 00	7,695 00	10,780 00	19,961 25	. .
Net Profits on hand, ...	8,239 39	6,483 73	18,887 54	28,985 37	. .
Balances due to other Banks, ...	2,397 22	. .	. .	3,174 88	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	31,958 06	5,954 92	23,353 80	177,900 30	. .
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	210,337 67	194,387 65	351,591 34	568,496 80	. .
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,521 28	4,135 39	7,842 21	12,819 17	. .
Real Estate, ...	7,980 11	4,950 00	2,000 00	20,845 79	. .

Bills of other Banks incorporated in this State, ...	3,708 00	32 00	31 00	3,096 00	. .
Bills of other Banks incorporated elsewhere,	12 00	16 00	637 00	1,199 00	. .
Balances due from other Banks, . .	8,596 48	24,190 00	63,334 54	137,747 30	. .
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	187,519 80	161,064 26	277,746 59	392,789 54	. .
Total Amount of the Resources of the Banks,	210,337 67	194,387 65	351,591 34	568,496 80	. .
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	April, 1847. 3 per cent. 3,000 00	October, 1846. 3 per cent. 3,000 00 April, 1847. 3 per cent. 3,000 00	October, 1846. 3½ per cent. 5,250 00 April, 1847. 4 per cent. 6,000 00	October, 1846. 2½ per cent. 5,000 00 April, 1847. 2½ per cent. 5,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,929 60	3,555 06	13,943 41	22,166 85	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,800 00	780 00	5,850 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	6,051 60	1,115 00	600 00	12,049 50	. .

AGGREGATE.

DUE FROM THE BANKS.	26 Banks in Boston.	83 Banks out of Boston.	Total—109 Banks.
Capital Stock paid in,	$18,863,650 00	$13,249,500 00	$32,113,150 00
Bills in circulation of five dollars and upwards,	6,420,524 00	8,298,898 00	14,719,422 00
Bills in circulation less than five dollars,	787,309 00	1,689,631 25	2,476,940 25
Net Profits on hand,	2,262,455 15	1,237,127 62	3,499,582 77
Balances due to other Banks,	7,098,644 66	164,557 42	7,263,202 08
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,217,796 87	3,047,758 26	10,265,555 13
Cash deposited bearing interest,	638,813 54	125,902 22	764,715 76
Total Amount due from the Banks,	43,289,272 33	27,813,374 77	71,102,647 10
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	3,286,015 95	657,957 63	3,943,973 58
Real Estate,	695,134 92	367,815 29	1,062,950 21

Bills of other Banks incorporated in this State, ...	2,689,921 61	340,843 59	3,030,765 20
Bills of other Banks incorporated elsewhere, . .	169,788 00	62,910 24	232,698 24
Balances due from other Banks, ...	2,289,930 36	3,281,310 43	5,571,240 79
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	34,158,402 38	23,102,536 59	57,260,938 97
Total Amount of the Resources of the Banks, . .	43,289,193 22	27,813,374 77	71,102,567 99
Amount of Dividends since the last Annual Returns, viz:—In April, 1847, ...	625,000 00	434,345 00	1,059,345 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	1,304,581 56	730,527 37	2,035,108 93
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	375,884 61	354,728 95	730,613 56
Amount of Debts due and unpaid, and considered doubtful, ...	65,539 07	148,066 52	213,605 59

Average Dividends of Banks in Boston, in April last, a fraction less than 3 44-100 per cent.
" " " " out of Boston, " " " " " over 3 32-100 " "
" " " all the Banks, " " " " " less than 3 39-100 " "

REMARKS.

By acts passed at the last two sessions of the General Court, the following Banks were established, viz:—

The Massasoit, in Fall River, with a capital of $100,000;—commenced operations December 9, 1846;

The Appleton, in Lowell, with a capital of $100,000;—commenced operations May 14, 1847;

The Exchange, in Boston, with a capital of $500,000;—commenced operations July 15, 1847;

The Machinists, in Taunton, with a capital of $100,000;—commenced operations July 30, 1847;

The Bay State, in Methuen, with a capital of $200,000;—commenced operations October 25, 1847;

The Mahaiwe, in Great Barrington, is not known to have commenced operations.

By acts of the General Court of 1847, the following Banks were authorized to increase their capital, viz:—

The Boston, in Boston, $300,000;—paid in June 18, 1847;

The Union, in Boston, $200,000;—not paid in;

The Bunker Hill, in Charlestown, $50,000;—paid in September 17, 1847;

The Lancaster, in Lancaster, $25,000;—paid in June 4, 1847; and the Lancaster Bank declared a dividend of 9 per cent., payable June 1, 1847, on $100,000.

In the column of "Cash deposited bearing interest," are included the sums borrowed of the Commonwealth by the following Banks in Boston, viz:—City, $100,000, Eagle, $60,000, Globe, $54,000, and North, $17,000.

Errors occur in the Returns of the New England Bank, in Boston, of $79 11, and in the Salem Bank, in Salem, of $1, and cause a discrepancy in the aggregate.

As many of the Banks did not, in their Returns, include the dividend declared in October, 1846, a satisfactory exhibit of the same could not be made in this Abstract. Some returned the dividends made in October, 1847, subsequent to the time referred to in the Governor's requisition. The dividend declared in April is the only one embraced in the aggregate.

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ABSTRACT

EXHIBITING THE

CONDITION OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF SEPTEMBER,

1847:

PREPARED FROM THE OFFICIAL RETURNS,

BY

JOHN G. PALFREY,

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1847.

☞ The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the first day of October, and had reference to their condition on the last Saturday of the preceding month. The Returns embraced in the Abstract were all made within the time prescribed by law. Returns were not received from the Chelsea, the Gloucester, and the Cabot (at Springfield) Institutions, and it is not known whether they are in existence.

	BOSTON.		ANDOVER.	GLOUCESTER.	HAVERHILL.
	Provident Institution for Savings.*	Suffolk Savings Bank, for seamen and others.†	Andover Institution for Savings.‡	Cape Ann Savings Bank.§	Haverhill Savings Bank.‖
Number of Depositors,	20,031	3,247	561	103	1,394
Amount of Deposits,	$3,165,780 91	$681,352 28	$119,938 18	$3,505 00	$228,301 41
Public Funds,	861,160 00	45,245 83	. .	. .	16,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	623,180 00	158,063 40	7,510 00	1,300 00	56,300 00
Loans on Bank Stock,	9,000 00	2,000 00	500 00	. .	3,630 00
Deposits, in Banks, bearing interest,	89,533 37	. .	. .	. .	. .
Rail-road Stock,	. .	. .	. .	500 00	. .
Loans on Rail-road Stock,	28,700 00	68,180 00	11,350 00	400 00	19,020 00
Invested in Real Estate,	27,169 03	. .	. .	. .	300 00
Loans in Mortgage of Real Estate,	1,094,031 00	382,450 00	44,857 00	926 00	120,000 00
Loans to Counties or Towns,	89,706 65	5,200 00	2,500 00	. .	3,000 00
Loans on Personal Security,	561,200 00	40,000 00	46,142 65	. .	9,900 00

Cash on hand, ...	107,563 04	12,199 33	7,078 53	363 24	2,533 49
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 431,750 50	4 per cent. 20,822 78	5 per cent. 5,590 45	4 per cent. . .	5 per cent. 9,987 28
Average annual Per Cent. of Dividends of last five years, ...	8 per cent.	4 per cent.	5 9-10 per cent.	. .	5½ per cent.
Annual Expenses of the Institutions, . .	12,894 86	3,325 87	250 00	40 00	450 00

* Provident Institution for Savings in Boston.—Of the amount of deposits, $1,473 87 is on suspense account.

The Public Funds owned are $64,000, 6 per cent., and $80,000, 5 per cent. United States Stock; $517,160 Massachusetts Scrip; and $200,000 Boston Water Scrip.

The Bank Stock owned is in the following Banks, viz:—Atlantic, $21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 21,400; Eagle, 22,500; Granite, 24,500; Globe, 31,500; Hamilton, 22,500; Market, 36,400; Massachusetts, 22,500; Merchants, 120,000; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers, 25,000; Tremont, 22,500; Union, 25,000; Washington, 22,500.

Loan on Bank Stock, on 120 shares Suffolk Bank.

Deposits in Banks bearing interest, no definite amount;—keeping a running interest account with Merchants Bank only, where the principal varies daily.

Loans on Rail-road Stock are on 305 shares Boston and Worcester, 13 Boston and Lowell, 45 Boston and Providence, 20 Fitchburg.

Semi-annual Dividends, $115,411 85. Extra Dividend, $316,338 65. Ordinary Dividend for last year *about* 4 per cent. Average annual Per Cent. of Dividends of last five years, *about* 8 per cent.

† Suffolk Savings Bank, Boston.—The Public Funds are, City of Boston, $5,000, 6 per cent.; City of Albany, $25,000, 6 per cent.; City of Roxbury, $5,333 33, 6 per cent.; and City of Charlestown, $7,000, 6 per cent.

The Bank Stock owned is in the following Banks, viz:—

Market, ...	par,	$10,500 00;	cost,	$10,500 00
Atlas, ...	"	20,000 00;	"	18,565 00
Washington, . .	"	5,000 00;	"	4,305 50
Shoe and Leather Dealers,	"	15,000 00;	"	14,950 00
Hamilton, ...	"	25,000 00;	"	25,000 00
State, ...	"	15,480 00;	"	14,798 40
Merchants, ...	"	40,000 00;	"	40,000 00
City, ...	par,	$10,000 00;	cost,	$9,447 00
Massachusetts, . .	"	20,000 00;	"	19,997 50
		160,980 00		158,063 40

Loan on Bank Stock, on 23 shares Suffolk Bank.

Loans on Rail-road Stock are on 426 shares Fitchburg, 300 Old Colony, and on Connecticut River Rail-road bonds and 180 shares of stock.

Dividends, 4 per cent. extra in 1848.

‡ Andover Institution for Savings.—The Bank Stock owned is in the Andover Bank, $7,510.

Loan on Bank Stock is on the Merrimack Bank, $500.

Loan on Rail-road Stock, on the Boston and Maine, $11,350.

§ Cape Ann Savings Bank.—The Bank Stock owned is $300 in Gloucester Bank, and $500 in Merchants Bank, Boston.

Rail-road Stock owned is Eastern Rail-road, $500.

Loan on Rail-road Stock, $400 on Boston and Maine. Went into operation, May, 1846. The rate, but not the amount, of dividend is given.

‖ Haverhill Savings Bank.—Public Funds, $16,000, in United States 6 per cent. stock.

The Bank Stock owned is in the following Banks, viz:—Exchange, $6,000; Merrimack, 13,900; Haverhill, 12,600; North, 6,800; Shawmut, 5,500; Atlantic, 3,400; Andover, 3,200; Columbian, 2,000; Eagle, 1,900; State, 600; Shoe and Leather Dealers, 400.

Loans on Bank Stock are $2,380 on Merrimack, $1,250 on Manufacturers.

Loans on Rail-road Stock are on Boston and Maine, $19,020; 14,500 of this is also secured by personal security.

In column, "Loans to Counties or Towns," are, Loan to Town, $1,000, School District, $2,000.

	LYNN.	METHUEN.	NEWBURYPORT.	SALEM.	SALISBURY AND AMESBURY.
	Lynn Institution for Savings.*	Essex Savings Bank.†	Institution for Savings in Newburyport and its vicinity.‡	Salem Savings Bank.§	Provident Institution for Savings.‖
Number of Depositors,	698	. .	3,252	5,427	675
Amount of Deposits,	$74,405 18	. .	$548,923 98	$1,034,931 35	$83,920 34
Public Funds,	1,920 00	. .	137,125 00	707,281 00	18,960 00
Loans on Public Funds,	. .	. .	1,000 00	. .	. .
Bank Stock,	3,620 00	. .	155,468 00	54,333 81	19,575 00
Loans on Bank Stock,	. .	. .	320 00	. .	. .
Deposits, in Banks, bearing interest,	10,000 00	. .	. .	. .	. .
Rail-road Stock,	. .	. .	14,300 00	29,583 99	. .
Loans on Rail-road Stock,	. .	. .	3,450 00	10,000 00	. .
Invested in Real Estate,	. .	. .	5,265 71	. .	. .
Loans in Mortgage of Real Estate,	46,977 00	. .	136,152 74	1,300 00	22,670 00
Loans to Counties or Towns,	8,000 00	. .	27,600 00	144,618 38	7,997 00
Loans on Personal Security,	3,850 00	. .	67,350 00	81,150 00	15,206 42

Cash on Hand, ...	1,460 10	. .	6,178 21	6,664 17	1,290 46
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 3,150 12	. .	5 per cent. 23,797 60	4½ per cent. 41,864 14	5 per cent. 3,737 71
Average annual Per Cent. of Dividends of last five years, ...	5 per cent.	. .	4½ per cent.	5 per cent.	4½ per cent.
Annual Expenses of the Institutions, . .	150 00	. .	1,184 00	2,324 94	139 23

* Lynn Institution for Savings.—The Public Funds owned are in 5 per cent. Massachusetts Stock, $1,920.

The Bank Stock owned is 52 shares Lynn Mechanics Bank, $3,120, and 5 shares Columbian Bank, Boston, $500.

The Deposits bearing interest are in Lynn Mechanics Bank, $10,000.

† Essex Savings Bank.—This Institution has not yet commenced to do business.

‡ Institution for Savings in Newburyport and its vicinity.—The Public Funds owned are in Massachusetts 5 per cent. Scrip, $54,000; and United States 6 per cent. Scrip, $83,125.

The Loans on Public Funds are on Massachusetts 5 per cent. Scrip, $1,000.

The Bank Stock owned is in the following Banks, viz:—Atlantic, $15,336; Atlas, 2,450; Boston, 3,000; City, 4,900; Columbian, 7,500; Eagle, 5,000; Globe, 5,000; Hamilton, 10,000; Washington, 17,640; North, 8,633; Suffolk, 2,200; Traders, 9,500; Tremont, 4,900; Merchants (Newburyport), 39,930; Mechanics (do.), 12,049; Ocean, 3,500; Gloucester, 3,880.

Loans on Bank Stock are on 4 shares Mechanics, at Newburyport, $320.

Rail-road Stock owned is 143 shares Eastern, $14,300.

Loan on Rail-road Stock is on 40 shares Eastern, $3,450.

The Amount invested in Real Estate, *taken in payment for debt.*

Loans in Mortgage of Real Estate, *including other interests in Real Estate.*

§ Salem Savings Bank.—Of the amount of Deposits, $32,578 06 is entered *as Profits.*

The Public Funds owned are as follows, viz:—Massachusetts, 5 per cent., $101,000; Massachusetts Sterling Bonds, 101,651 21; Maine, 6 per cent., 66,000; Maine, 5 per cent., 65,000; United States, 5 per cent., 33,000; United States, 6 per cent., 124,241 10; Pennsylvania, 5 per cent., 30,719 32; Ohio, 6 per cent., 135,669 37.

The Bank Stock owned is in the following Banks, viz:—Exchange, $4,133 33; Marblehead, 2,000; Asiatic, 4,744 14; Commercial, 3,200; Columbian, 4,000; Salem, 3,600; City, 10,500; Beverly, 625; Merchants, 21,531 34.

The Rail-road Stock owned is 135 shares in the Western, $13,425, 100 shares Eastern, 11,140 24, 50 shares Portland, Saco and Portland, 5,018 75.

‖ Provident Institution for Savings in Salisbury and Amesbury.—The Public Funds owned are $15,000 United States; 3,960, State of Maine.

The Bank Stock owned is in the following Banks, viz:—Powow River, 50 shares, $5,000; Rail-road (Lowell), 17 shares, 1,275; Merchants (Boston), 30 shares, 3,000; State, 30 shares, 1,800; Union, 20 shares, 2,000; Columbian, 16 shares, 1,600; Boston, 43 shares, 1,400; Globe, 25 shares, 2,500; Suffolk, 10 shares, 1,000.

	CAMBRIDGE.	FRAMINGHAM.	LOWELL.	CONCORD.	NEWTON.
	Savings Institution in the Town of Cambridge.*	Framingham Savings Bank.†	Lowell Institution for Savings.‡	Middlesex Institution for Savings §	Institution for Savings in the Town of Newton.‖
Number of Depositors,	557	120	5,379 00	1,156	105
Amount of Deposits,	$79,291 17	$12,913 00	$942,280 99	$234,259 58	$7,382 15
Public Funds,	. .	. .	109,640 00	8,000 00	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	3,156 00	. .	135,260 00	46,146 00	500 00
Loans on Bank Stock,	. .	3,000 00	21,000 00	450 00	. .
Deposits, in Banks, bearing interest,	. .	. .	30,000 00	. .	. .
Rail-road Stock,	. .	. .	. .	. .	. .
Loans on Rail-road Stock,	. .	. .	. .	39,860 00	. .
Invested in Real Estate,	. .	. .	32,978 94	. .	. .
Loans in Mortgage of Real Estate,	57,350 00	3,300 00	290,165 00	118,411 00	5,757 00
Loans to Counties or Towns,	9,600 00	5,000 00	323,200 00	9,100 00	1,388 59
Loans on Personal Security,	9,155 82	. .	. .	17,935 00	8 25

Cash on Hand, ...	29 35	1,811 67	37 05	689 89	115 30
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 2,678 19	. .	4 per cent. 28,215 42	4 per cent. 8,068 46	4 per cent. 280 19
Average annual Per Cent. of Dividends of last five years, ...	6 per cent.	. .	5 71-100 per ct.	6 2-5 per cent.	5¼ per cent.
Annual Expenses of the Institutions, . .	300 00	. .	2,000 00	415 84	26 38

* Savings Institution in the Town of Cambridge.—The Bank Stock owned is in the following Banks, viz :—Cambridge, $630 ; Charles River, 2,526.

The Loans to County or Town, *to Parishes and Religious Corporations* included.

† Framingham Savings Bank.—Loans on Bank Stock, 3 loans, of $1000 each, on 32 shares in the Framingham Bank.

No Dividends made yet. Expense bills not yet called for or presented.

‡ Lowell Institution for Savings.—Number of Depositors, and Amount of Deposits, *includes the accounts of, and money borrowed in anticipation of receipts.*

The Public Funds owned are in Massachusetts State Stock.

The Bank Stock owned is in the following Banks, viz :—Eagle, $26,700 ; State, 12,960 ; Market, 9,100 ; Boston, 4,500 ; New England, 14,600 ; City, 12,000 ; Rail-road, 5,100 ; Concord, 3,000 ; Lowell, 15,800 ; Hamilton, 12,000 ; Globe, 15,000 ; Bunker Hill, 4,500.

Loans on Bank Stock are $13,000 on $16,100 of the Lowell, and 3,000 on 7,500 of the Lowell, and 2,500 of the Atlantic, Banks.

Deposits in Banks bearing interest are $15,000 in Hamilton, and 15,000 in Traders.

§ Middlesex Institution for Savings.—The Public Funds owned are $8,000 United States Loan.

The Bank Stock owned is in the following Banks, viz :—Merchants, 120 shares, $12,000 ; City, 73 shares, 7,300 ; State, 100 shares, 6,000 ; Eagle, 20 shares, 2,000 ; Shawmut, 10 shares, 1,000 ; Columbian, 20 shares, 2,000 ; Hamilton, 14 shares, 1,400 ; Granite, 10 shares, 1,000 ; Shoe and Leather Dealers, 41 shares, 4,100 ; Traders, 10 shares, 1,000 ; Lowell, 9 shares, 855 ; Concord, 78 shares, 7,491.

Loans on Bank Stock are $450 on stock in the Framingham Bank.

Loans on Rail-road Stock are $38,860 on Fitchburg, and 1,000 Boston and Worcester.

‖ Institution for Savings in the Town of Newton.—The Bank Stock owned is in the Bank of Brighton, $500.

	CHARLESTOWN.	FITCHBURG.	LANCASTER.	WORCESTER.	NORTHAMPTON.
	Warren Institution for Savings in the Town of Charlestown.*	Fitchburg Savings Bank.†	Lancaster Savings Bank.‡	Worcester County Institution for Savings.§	Northampton Institution for Savings.‖
Number of Depositors,	1,406	360	196	6,462 00	123
Amount of Deposits,	$220,521 59	$48,220 38	$18,623 28	$1,102,141 85	$13,687 48
Public Funds,	. .	. .	. .	122,700 00	. .
Loans on Public Funds,	. .	. .	. .	10,000 00	. .
Bank Stock,	33,618 00	5,600 00	970 00	133,430 00	. .
Loans on Bank Stock,	6,675 00	2,400 00	6,750 00	24,850 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Rail-road Stock,	. .	. .	. .	. .	. .
Loans on Rail-road Stock,	5,000 00	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	163,286 00	22,850 00	4,700 00	532,386 10	5,881 00
Loans to Counties or Towns,	7,700 00	8,400 00	6,000 00	172,395 15	. .
Loans on Personal Security,	. .	6,500 00	. .	99,129 58	7,047 66

Cash on Hand, ...	4,242 59	2,282 31	370 68	7,251 02	1,069 70
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 7,353 51	4 per cent. 529 25	2 per cent. 150 34 2 per cent. 211 74	4 per cent. 37,798 21	4 per cent.
Average annual Per Cent. of Dividends of last five years, ...	5½ per cent.	. .	. .	6½ per cent.	4¼ per cent.
Annual Expenses of the Institutions, . .	745 38	248 40	57 85	1,586 20	13 77

* Warren Institution for Savings in the Town of Charlestown.—The Amount of Deposits includes "Interest received on Loans."

The Bank Stock owned is in the following Banks, viz:—Market, 35 shares, $2,520; 20 shares Shawmut, 1,820; 20 shares Granite, 1,880; 8 shares Atlantic, 760; 53 shares Merchants, 5,512; 41 shares Traders, 3,813; 34 shares Eagle, 3,468; 20 shares City, 1,900; 76 shares Bunker Hill, 7,600; 25 shares Shoe and Leather Dealers, 2,575; 30 shares State, 1,770;—returned at their *valuation.*

Loans on Bank Stock are on 33 shares Rail-road, and 4 shares Bunker Hill, $2,175; on 57 shares Market, 1,500; and on 14 shares Bunker Hill, and 23 shares North, 3000.

Loans on Rail-road Stock are on 30 shares Boston and Worcester, $2,500; on 20 shares Fitchburg, 1,700; and on 3 shares Lowell, 800.

Loans to County or Town includes *Corporations.*

† Fitchburg Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Fitchburg, 36 shares; Merchants, 20 shares.

The Loans on Bank Stock are on 28 shares in the Fitchburg Bank, $2,400.

‡ Lancaster Savings Bank.—The Bank Stock owned is 10 shares in the Lancaster Bank, $970.

Loans on Bank Stock, on stock in the Lancaster Bank, $6,750.

Average annual Per Cent. of Dividends of last five years.—*First deposit received June 2d,* 1845.

§ Worcester County Institution for Savings, Worcester.—The Public Funds owned are, Certificates of United States Loan of 1842, $37,700, Loan of 1846, payable 1856, $20,000, and Loan of 1846, payable in 1867, $15,000.

Loans on Public Funds are on Boston Water Loan Certificates for $11,000.—Loan, $10,000.

The Bank Stock owned is in the following Banks, viz:—Hamilton, $10,000; Blackstone, 1,000; Shawmut, 5,000; Quinsigamond, 3,100; Granite, 6,400; Worcester, 13,300; Millbury, 2,650; Southbridge, 2,500; Leicester, 2,000; Atlas, 3,600; Lancaster, 1,500; Oxford, 3,300; Citizens (Worcester), 22,300; Central (Worcester), 6,000; Fitchburg, 3,500; State, 780; New England, 6,900; Atlantic, 5,400; City (Boston), 17,200; Merchants (Boston), 12,000.

Loans on Bank Stock are on Southbridge, $1,150; Oxford, 1,600; Worcester, 3,050; Fitchburg, 1,000; Quinsigamond, 5,400; Citizens, 2,400; Central, 500; Leicester, 9,750.

Loans to County or Town, $21,145 15 of the amount is a *Loan to the "Worcester Aqueduct Company."*

‖ Northampton states the rate, but not the amount, of dividend.

	SPRINGFIELD.	GREENFIELD.	PITTSFIELD.	CANTON.	COHASSET.
	Springfield Institution for Savings.*	Franklin Savings Institution †	Berkshire County Savings Bank ‡	Institution for Savings in Canton.§	Cohasset Savings Bank.‖
Number of Depositors,	995	567	68	149	61
Amount of Deposits,	$189,518 63	$95,641 49	$8,619 00	$24,548 17	10,405 98
Public Funds,	20,000 00	. .	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	1,000 00
Bank Stock,	. .	. .	2,000 00	4,850 00	1,700 00
Loans on Bank Stock,	10,000 00	. .	. .	250 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Rail-road Stock,	. .	. .	. .	. .	. .
Loans on Rail-road Stock,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	100,150 00	36,475 00	1,078 00	13,570 00	5,544 74
Loans to Counties or Towns,	13,908 79	2,500 00	2,850 00	. .	500 00
Loans on Personal Security,	52,864 69	55,005 00	2,125 00	4,754 34	. .

Cash on Hand, ...	52 73	2,517 72	597 50	1,123 83	1,680 82
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 5,720 19	5 per cent. 3,651 50	3¾ per cent. 104 16	4 per cent. 1,059 52	5 per cent. 306 18
Average annual Per Cent. of Dividends of last five years, ...	4 2-5 per cent.	5 per cent.	. .	5 per cent.	. .
Annual Expenses of the Institutions, . .	550 00	148 42	30 50	75 00	50 00

* Springfield Institution for Savings—The Public Funds owned are $10,000, U. S 5 per cent , and 10,000, 6 per cent. United States Stock.

Loans on Bank Stock are on $9,920 Springfield, and 1,000 Chicopee, Banks.

† Franklin Savings Institution states an *Extra Dividend of* 6 *per cent., January,* 1847.

‡ Berkshire County Savings Bank.—The Bank Stock owned is in the Lee Bank, $2,000.

Rate and Amount of ordinary Dividend for last year, 3¾ *for* 9 *months.*

§ Institution for Savings in Canton.—The Bank Stock owned is in the following Banks, viz:—Neponset, 30 shares, $3,000; North, 15 shares, 1,500; Market, 5 shares, 350.

Loans on Bank Stock, on Stock in the Neponset Bank, $250.

‖ Cohasset Savings Bank.—Loans on Public Funds, $1,000 United States Bond.

The Bank Stock owned is in the following Banks, viz:—Columbian, $900; Traders, 500; Tremont, 300.

	DEDHAM.	QUINCY.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Dedham Institution for Savings.*	Quincy Savings Bank.†	Institution for Savings in Roxbury and its vicinity.‡	Weymouth and Braintree Institution for Savings §	Fairhaven Institution for Savings.‖
Number of Depositors,	1,492	274	566	428	218
Amount of Deposits,	$287,638 21	$38,750 85	$85,519 75	$62,005 48	$55,634 18
Public Funds,	. .	. .	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	17,379 00	1,052 50	11,282 35	4,100 00	18,000 00
Loans on Bank Stock,	8,000 00	. .	400 00	. .	1,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Rail-road Stock,	. .	. .	. .	. .	. .
Loans on Rail-road Stock,	5,900 00	2,040 00	23,600 00	. .	. .
Invested in Real Estate,	. .	. .	11,789 75	. .	. .
Loans in Mortgage of Real Estate,	209,842 41	23,400 00	35,399 75	44,497 81	7,540 00
Loans to Counties or Towns,	4,650 00	1,000 00	. .	. .	2,000 00
Loans on Personal Security,	36,861 39	10,400 00	2,000 00	11,400 00	26,325 00

Cash on hand, ...	7,242 20	1,226 24	1,047 90	1,230 93	2,080 94
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 9,859 92	5 per cent. . .	4 per cent. 2,887 13	5 8-10 per cent. 2,765 29	5 per cent. 2,500 82
Average annual Per Cent. of Dividends of last five years, ...	6½ per cent.	. .	6 1-16 per cent.	5 per cent.	4 4-5 per cent.
Annual Expenses of the Institutions, . .	662 12	110 00	450 00	100 00	200 00

* Dedham Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Dedham, 76 shares, $7,950; People's, 30 shares, 3,930; Traders, 10 shares, 1,042 50; Merchants, 14 shares, 1,420; Globe, 10 shares, 1,065; State, 23 shares, 1,451 50; Union, 5 shares, 520.

Loans on Bank Stock, on 34 shares Shawmut, $3,000, and 58 shares Freeman's Bank, 5,000.

Loans on Rail-road Stock, on 13 shares Boston and Maine, $1,200, 25 shares Western and 26 shares Fitchburg, 4,300, and on 5 shares Western, 400.

† Quincy Savings Bank.—The Bank Stock owned is 10 shares Merchants Bank, $1,052 50.

Loans on Rail-road Stock are $2,040 on 24 shares Old Colony.

The rate, but not the amount, of dividend is given. Not been in operation 5 years.

‡ Institution for Savings in Roxbury and its vicinity.—The Bank Stock owned is in the following Banks, viz:—Traders, 10 shares, $970; Market, 25 shares, 1,750; North, 33 shares, 3,152 25; State, 34 shares, 2,010 10; People's, 63 shares, 3,400.

Loans on Bank Stock, on 4 shares Merchants Bank, Boston, in connexion with 26 shares Rail-road Stock as collateral for a loan of $3,000.

Loans on Rail-road Stock, on 210 shares Vermont Central, $11,500, 20 shares Eastern, 2,000, 26 shares Nashua and Lowell, 2,600, 70 shares Western, 7,000, 6 shares Boston and Worcester, 500.

§ Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Union Bank of Weymouth and Braintree, 20 shares, $2,000; North, 12 shares, 1,200; Merchants, 9 shares, 900.

‖ Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Merchants (Boston), $2,900; Fairhaven, 11,000; Marine, New Bedford, 2,600; Commercial, New Bedford, 500; Merchants, New Bedford, 700; Mechanics, New Bedford, 300.

Loans on Bank Stock, on Stock in Fairhaven Bank, $1,000.

	FALL RIVER.	NEW BEDFORD.	TAUNTON.		HINGHAM.
	Fall River Institution for Savings.*	New Bedford Institution for Savings †	Bristol County Savings Bank ‡	Institution for Savings in Taunton and vicinity.	Hingham Institution for Savings.§
Number of Depositors,	2,598	2,286	500	1,213	1,114
Amount of Deposits,	$666,885 19	$494,555 46	$91,746 79	$37,644 92	$232,881 47
Public Funds,	. .	55,000 00	. .	. .	10,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	110,462 50	188,500 00	. .	. .	48,530 00
Loans on Bank Stock,	. .	. .	7,500 00	. .	9,100 00
Deposits, in Banks, bearing interest,	. .	11,006 69	. .	. .	. .
Rail-road Stock,	. .	. .	. .	. .	. .
Loans on Rail-road Stock,	. .	15,900 00	. .	. .	6,875 00
Invested in Real Estate,	. .	6,000 00	. .	. .	. .
Loans in Mortgage of Real Estate,	140,309 00	2,700 00	32,398 00	. .	142,218 27
Loans to Counties or Towns,	54,450 00	12,000 00	10,000 00	. .	10,000 00
Loans on Personal Security,	370,806 08	224,263 70	45,742 05	. .	7,400 00

Cash on Hand, ...	3,131 61	355 75	2,760 04	1,708 64	4,090 27
Rate and Amount of ordinary Dividend, for last year, ...	6 per cent. 34,035 95	5 per cent. 20,665 01	5 per cent. 1,128 66	. .	5 per cent. 10,754 28
Average annual Per Cent. of Dividends of last five years, ...	5½ per cent.	5 5-100 per cent.	. .	. .	5 per cent.
Annual Expenses of the Institutions, . .	1,824 53	888 51	459 57	534 45	430 50

* Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—603 shares in Fall River Bank, $52,762 50; 200 shares Massasoit, Fall River, 20,000; 190 shares Fall River Union, Tiverton, 19,000; 99 shares Marine, New Bedford, 9,900; 88 shares Merchants, New Bedford, 8,800.

† New Bedford Institution for Savings.—The Public Funds owned are in United States 6 per cent. Stock, $25,000, and 5 per cent. Stock, 15,000; Massachusetts 5 per cent., 5,000; and Bond of Michigan Central Rail-road, 10,000.

The Bank Stock owned is in the following Banks, viz:—Bedford Commercial, New Bedford, $50,000; Merchants, New Bedford, 68,000; Marine, New Bedford, 50,000; Fairhaven, 3,000; Fall River, 17,500.

Deposits in Banks bearing interest are in the Merchants, New Bedford, $5,481 11, and Marine, New Bedford, 5,525 58.

Loans on Rail-road Stock are on Stock in the Pittsfield and North Adams, $15,000; and New Bedford and Taunton, 900.

Amount of Surplus Fund, $10,794 78.

‡ Bristol County Savings Bank.—Loans on Bank Stock, on 95 shares of the Bristol County Bank, $7,500.

§ Hingham Institution for Savings.—The Public Funds owned are $5,000 Massachusetts State Stock, and 5,000 Maine State Stock.

The Bank Stock owned is in the following Banks, viz:—Hingham, $7,910; Merchants, 10,500; Columbian, 1,600; Eagle, 4,800; Market, 2,520; Globe, 3,000; Suffolk, 1,500; Hamilton, 2,800; Shoe and Leather Dealers, 2,500; Tremont, 2,000; New England, 2,000; Granite, 1,000; State, 2,400; City, 2,000; Union, 2,000.

Loans on Bank Stock are on 60 shares Mechanics, $5,350; 35 shares Granite, 3,000; 7 shares Merchants, 600; 2 shares Tremont, 150.

Loans on Rail-road Stock are on 72 shares Old Colony, $6,025; and 10 shares Boston and Worcester, 850.

	PLYMOUTH.	SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.
	Plymouth Institution for Savings.*	Scituate Institution for Savings.†	Wareham Savings Bank.‡	Institution for Savings in the Town of Barnstable.§	Nantucket Institution for Savings.‖
Number of Depositors,	2,181	1,005	60	814	471
Amount of Deposits,	$370,599 68	$100,939 91	$13,748 00	$175,213 92	$117,935 56
Public Funds,	16,259 10	1,000 00	. .	. .	. .
Loans on Public Funds,	2,000 00	. .	. .	. .	. .
Bank Stock,	85,775 25	13,590 00	3,600 00	21,200 00	8,900 00
Loans on Bank Stock,	19,030 00	1,925 00	. .	. .	5,525 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Rail-road Stock,	. .	. .	. .	. .	. .
Loans on Rail-road Stock,	44,223 75	11,200 00	5,000 00	. .	. .
Invested in Real Estate,	2,500 00	1,025 00	. .	. .	5,962 59
Loans in Mortgage of Real Estate,	127,812 00	63,900 00	. .	30,260 00	61,841 84
Loans to Counties or Towns,	330 00	. .	. .	1,500 00	. .
Loans on Personal Security,	65,472 00	8,405 71	5,017 89	119,408 82	40,174 00

Cash on Hand, ...	12,710 28	756 40	318 56	2,845 10	. .
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 16,443 77	2½ per cent. . .	. .	5 per cent. . .	5 per cent. 4,594 41
Average annual Per Cent. of Dividends of last five years, ...	5 per cent.	5 per cent.	. .	5 4-10 per cent.	5 per cent.
Annual Expenses of the Institutions, . .	768 58	250 00	. .	355 21	450 00

* Plymouth Institution for Savings.—The Public Funds owned are United States 6 per cent. Loan, $8,000; Massachusetts 5 per cent., 8,259 10.

Loans on Public Funds are on $2,000 United States Loan.

The Bank Stock owned is in the following Banks, viz:—State, 67 shares, $4,020; Merchants, 184 shares, 18,400; Plymouth, 72 shares, 7,543 50; Old Colony, Plymouth, 68 shares, 6,832; Bristol County, Taunton, 70 shares, 7,000; Hingham, 47 shares, 3,150; Wareham, 40 shares, 4,000; Market, 83 shares, 6,004 10; Traders, 10 shares, 987 50; City Bank, 60 shares, 5,954 90; Suffolk, 10 shares, 1,200; North, 8 shares, 745 25; Granite, 40 shares, 3,909 75; Massachusetts, 15 shares, 3,663 75; Tremont, 20 shares, 1,986 25; Atlantic, 19 shares, 1,894; Eagle, 6 shares, 632 50; Boston, 89 shares, 4,749 25; New England, 30 shares, 3,097 50.

Loans on Bank Stock are on Market, $275; Merchants, 3,070; Wareham, 2,000; Plymouth, 4,400; Old Colony, 6,435; City, 1,000; Old Colony and Merchants, 1,850.

Loans on Rail-road Stock are on Old Colony, $17,200; Fitchburg, 15,023 75; Western, 12,000.

† Scituate Institution for Savings.—The Public Funds owned are United States 6 per cent. Loan.

The Bank Stock owned is in the following Banks, viz:—State, $1,020; Merchants 1,500; Traders 1,500; North, 600; Hamilton, 1,000; Eagle, 1,100; Atlantic, 1,000; City, 500; Union, 600; New England, 1,000; Columbian, 400; Globe, 300; Granite, 1,300; Braintree and Weymouth, 300; Hingham, 1,470.

Loans on Bank Stock are $575 on Rail-road Bank, Lowell; and 1,350 on Boylston Bank.

Loans on Rail-road Stock are $9,500 on Fitchburg, and 1,700 on Old Colony, Plymouth.

The rate, but not the amount, of dividend is given.

‡ Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Wareham, $1,000; Shoe and Leather Dealers, 1,000; City, 600; Merchants, 500; Shawmut, 500.

Loans on Rail-road Stock, on Cape Cod Branch, $5,000. (*Went into operation, April*, 1847.)

§ Institution for Savings in the Town of Barnstable.—The Bank Stock owned is in the following Banks, viz:—Shawmut, $2,000; Market, 1,400; North, 3,000; Atlantic, 3,000; Tremont, 2,000; City, 1,800; Barnstable, 4,000; Old Colony, Plymouth, 2,000; Wareham, 2,000.

The rate, but not the amount, of dividend is given.

§ Nantucket Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Pacific, Nantucket, $4,600; Manufacturers and Mechanics, Nantucket, 3,200; Merchants, New Bedford, 1,000; Citizens, Nantucket, 100.

Loans on Bank Stock, on Pacific, Nantucket, $3,175; Manufacturers and Mechanics, Nantucket, 2,350.

AGGREGATE

OF

THIRTY-NINE SAVINGS BANKS.

Number of Depositors,	68,312
Amount of Deposits,	$11,780,812 74
Public Funds,	2,130,290 93
Loans on Public Funds,	14,000 00
Bank Stock,	1,978,951 81
Loans on Bank Stock,	143,305 00
Deposits, in Banks, bearing interest,	140,540 06
Rail-road Stock,	44,383 99
Loans on Rail-road Stock,	300,698 75
Invested in Real Estate,	92,991 02
Loans in Mortgage of Real Estate,	4,132,386 66
Loans to Counties or Towns,	947,094 56
Loans on Personal Security,	2,053,001 05
Cash on Hand,	210,707 59
Amount of ordinary Dividends for last year,	742,462 68
Average annual Per Cent. of Dividends of last five years,	a fraction over 5½ per cent.
Annual Expenses of the Institutions,	34,490 11

REMARKS.

The Returns from the Cape Ann, Northampton, Quincy, Scituate, and Barnstable Savings Banks, state the rate, but not the amount, of their annual dividends.

The Framingham, Taunton, and Wareham, do not state any dividends.

The Cape Ann, Framingham, Fitchburg, Lancaster, Berkshire County, Cohasset, Quincy, Bristol County, and Wareham Savings Banks have not been incorporated five years.

The Essex has not commenced business.

The Institution for Savings in Taunton and its vicinity.—"N. B. The Institution has been, since the year eighteen hundred and forty-three, under an injunction of the Supreme Judicial Court; and, by their order, closing up its concerns. Four several dividends of the capital stock of the Institution have been made to and among the depositors (the last of which is now being paid off), amounting, in the whole, to eighty-two and one quarter per cent. on a dollar, to each depositor.

"The securities and property of the Institution having been converted into cash, it was deemed by the Corporation unnecessary to choose directors for the present year, the Court having directed the treasurer to distribute the remaining funds in his hands among the depositors.

"When all the dividends that have been declared, and the accruing expenses, shall have been paid, it is believed the amount of the funds will have been exhausted.—Very respectfully, George B. Atwood, *Treasurer*."

The Dividends for the last five years are calculated on the deposits in 29 Banks, and amount to a fraction over 5½ per cent.

The Dividends for the past year are calculated on the deposits in 31 Banks, and amount to a fraction over 6½ per cent. The average is enlarged by the payment of extra dividends in some of the Banks, the rate of which is not stated.

MAY 3 1 '39 W.P.A.